

Information to identify the case:

| | | | |
|--------------------------------------------------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Cole A. Kimball | Social Security number or ITIN | xxx-xx-9680 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-26234-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cole A. Kimball

11/23/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cole A. Kimball
 Debtor

Case No. 16-26234-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db +Cole A. Kimball, 15A Old Highway 28, Whitehouse Station, NJ 08889-3609
 cr +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 cr +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516355608 +Berkshire Hathaway HomeServices, 54 Old Highway 22, Clinton, NJ 08809-1389
 516355609 +Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 516355610 +Franklin Twp Tax Collector, 202 Sidney Road, Pittstown, NJ 08867-4145
 516355611 +Lauren M. Steins, Esq., KML Law Group, PC, 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812
 516355612 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
 P.O. Box 245, Trenton, NJ 08646-0245)
 516355613 +Weichert Realtors, 221 Main Street, Flemington, NJ 08822-1701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 23:29:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 23:28:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516355607 +E-mail/Text: bankruptcycare@affinityfcu.com Nov 23 2016 23:28:38
 Affinity Federal Credit Union, P.O. Box 621, Basking Ridge, NJ 07920-0621
 516355614 EDI: WFFC.COM Nov 23 2016 23:23:00 Wells Fargo, P.O. Box 10347,
 Des Moines, IA 50306-0347

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Allison J. Kiffin on behalf of Creditor Affinity Federal Credit Union
 collections@peterliska.com
 Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
 Denise E. Carlon on behalf of Creditor CALIBER HOME LOANS, INC. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Michael Frederick Dingerdissen on behalf of Creditor CALIBER HOME LOANS, INC.
 nj.bkecf@fedpne.com
 William G. Tauriello on behalf of Debtor Cole A. Kimball wgtattorney@worldnet.att.net

TOTAL: 5